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B 22C (Official Form 22C) (Chapter 13) (12/10)

In re: Vincent D. Gordon Brooke M. Gordon

Case Number: 11-29373 JTM

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Accordin	g to the calculations required by this statement:
☑ The	applicable commitment period is 3 years.
☐ The	applicable commitment period is 5 years.
☐ Disp	oosable income is determined under § 1325(b)(3).
☑ Disp	posable income is not determined under § 1325(b)(3).
(Check	the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. REPORT OF INCOME							
	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.						
		b. Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.					
1		gures must reflect average monthly income receive gg the six calendar months prior to filing the bankru	Column A	Column B			
		e month before the filing. If the amount of monthly			Debtor's	Spouse's	
		ths, you must divide the six-month total by six, and	enter the result on	the	Income	Income	
_		opriate line.				•	
2		ss wages, salary, tips, bonuses, overtime, com			\$4,234.99	\$0.00	
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.						
	a.	Gross receipts	\$0.00	\$0.00			
	b.	Ordinary and necessary business expenses	\$0.00	\$0.00			
	c.	Business income	Subtract Line b	from Line a	\$0.00	\$0.00	
4	differ Do n	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of of the operating expenses entered on Line b as a deduction in Part IV.		1			
	a.	Gross receipts	\$0.00	\$0.00			
	b.	Ordinary and necessary operating expenses	\$0.00	\$0.00			
	C.	Rent and other real property income	Subtract Line b	from Line a	\$0.00	\$0.00	
5	Inter	est, dividends, and royalties.		1	\$0.00	\$0.00	
6		sion and retirement income.			\$0.00	\$0.00	
7	expe that paid	amounts paid by another person or entity, on a enses of the debtor or the debtor's dependents, purpose. Do not include alimony or separate main by the debtor's spouse. Each regular payment shown; if a payment is listed in Column A, do not report	including child suntenance payments ould be reported in	upport paid for or amounts only one	\$0.00	\$0.00	
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:						
	ber	employment compensation claimed to be a nefit under the Social Security Act	Debtor \$0.00	Spouse \$0.00	\$0.00	\$0.00	
9	source sepa of all the S	me from all other sources. Specify source and a ces on a separate page. Total and enter on Line 9 arate maintenance payments paid by your spoul imony or separate maintenance. Do not include Social Security Act or payments received as a victing anity, or as a victim of international or domestic terms.	Do not include use, but include all e any benefits rece n of a war crime, cr	e alimony or other payments ived under the	\$0.00	\$0.00	

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10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	\$4,234.99	\$0.00
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.		
	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT P	ERIOD	
12	Enter the amount from Line 11.		\$4,234.99
13	Marital adjustment. If you are married, but are not filing jointly with your spouse, AND if you calculation of the commitment period under § 1325(b)(4) does not require inclusion of the incompose, enter on Line 13 the amount of income listed in Line 10, Column B that was NOT paid regular basis for the household expenses of you or your dependents and specify, in the lines basis for excluding this income (such as payment of the spouse's tax liability or the spouse's spersons other than the debtor or the debtor's dependents) and the amount of income devoted purpose. If necessary, list additional adjustments on a separate page. If the conditions for enadjustment do not apply, enter zero.	ome of your d on a below, the support of d to each	
	a.		
	b.		
	C.		
	Total and enter on Line 13.		\$0.00
14	Subtract Line 13 from Line 12 and enter the result.		\$4,234.99
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by and enter the result.	the number 12	\$50,819.88
16	Applicable median family income. Enter the median family income for applicable state and size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the court.) a. Enter debtor's state of residence: Utah b. Enter debtor's household	e bankruptcy	\$77,334.00
	Application of § 1325(b)(4). Check the applicable box and proceed as directed.		
17	The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement. The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.		
	Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPO	SABLE INCOM	ΛΕ
18	Enter the amount from Line 11.		\$4,234.99
19	Marital adjustment. If you are married, but are not filing jointly with your spouse, enter on Li of any income listed in Line 10, Column B that was NOT paid on a regular basis for the house expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for ex Column B income (such as payment of the spouse's tax liability or the spouse's support of per than the debtor or the debtor's dependents) and the amount of income devoted to each purponecessary, list additional adjustments on a separate page. If the conditions for entering this a do not apply, enter zero.	hold ccluding the rsons other ose. If	
	b.		
	c.		
	Total and enter on Line 19.		\$0.00

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20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.		
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.		
22	Applicable median family income. Enter the amount from Line 16.		
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed. ☐ The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. ☐ The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. DO NOT COMPLETE PARTS IV, V, OR VI.		

		Part IV. C	ALCULATION (OF DI	EDUCTIONS FROM IN	COME	
	Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)						
24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number or persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.						
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total health care amount, and enter the result in Line 24B.						
	Persons under 65 years of age		Persons 65 years of age or older				
	a1.	Allowance per person		a2.	Allowance per person		
	b1.	Number of persons		b2.	Number of persons		
	c1.	Subtotal		c2.	Subtotal		
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.						

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25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. DO NOT ENTER AN AMOUNT LESS THAN ZERO.			
	a. IRS Housing and Utilities Standards; mortgage/rent expense	1		
	b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47			
	c. Net mortgage/rental expense Subtract Line b from Line a.]		
26	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:			
	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.			
27A	Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)			
27B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)			

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	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)			
00	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. DO NOT ENTER AN AMOUNT LESS THAN ZERO.			
28	a. IRS Transportation Standards, Ownership Costs	THAN ZERO.		
	b. Average Monthly Payment for any debts secured by Vehicle 1, as			
	stated in Line 47			
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.		
	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28.			
	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Loc			
	(available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); en Average Monthly Payments for any debts secured by Vehicle 2, as stated in L			
29	Line a and enter the result in Line 29. DO NOT ENTER AN AMOUNT LESS			
	a. IRS Transportation Standards, Ownership Costs			
	b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47			
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.		
	Other Necessary Expenses: taxes. Enter the total average monthly exper			
30	federal, state, and local taxes, other than real estate and sales taxes, such as employment taxes, social-security taxes, and Medicare taxes. DO NOT INCL			
	SALES TAXES.			
	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union			
31	dues, and uniform costs. DO NOT INCLUDE DISCRETIONARY AMOUNTS, 401(K) CONTRIBUTIONS.			
	Other Necessary Expenses: life insurance. Enter total average monthly	premiums that you actually pay		
32				
	Other Necessary Expenses: court-ordered payments. Enter the total more			
33	required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. DO NOT INCLUDE PAYMENTS ON PAST DUE OBLIGATIONS INCLUDED IN LINE 49.			
	Other Necessary Expenses: education for employment or for a physically or mentally challenged child.			
34	Enter the total average monthly amount that you actually expend for educatio employment and for education that is required for a physically or mentally cha			
	whom no public education providing similar services is available.			
35	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcaresuch as baby-sitting, day care, nursery and preschool. DO NOT INCLUDE OTHER EDUCATIONAL PAYMENTS.			
	Other Necessary Expenses: health care. Enter the total average monthly			
36	on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered			
	in Line 24B. DO NOT INCLUDE PAYMENTS FOR HEALTH INSURANCE OR HEALTH SAVINGS ACCOUNTS LISTED IN LINE 39.			
	Other Necessary Expenses: telecommunication services. Enter the total	- · · · · · · · · · · · · · · · · · · ·		
37	you actually pay for telecommunication services other than your basic home telephone and cell phone servicesuch as pagers, call waiting, caller id, special long distance, or internet serviceto the extent			
	necessary for your health and welfare or that of your dependents. DO NOT INCLUDE ANY AMOUNT			
	PREVIOUSLY DEDUCTED.			
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 to	hrough 37.		

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	Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 2	4-37		
	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.			
39	a. Health Insurance			
39	b. Disability Insurance			
	c. Health Savings Account			
	Total and enter on Line 39			
	IF YOU DO NOT ACTUALLY EXPEND THIS TOTAL AMOUNT, state your actual total average me expenditures in the space below:	onthly		
	Continued contributions to the care of household or family members. Enter the total average	e actual		
40	monthly expenses that you will continue to pay for the reasonable and necessary care and suppo- elderly, chronically ill, or disabled member of your household or member of your immediate family unable to pay for such expenses. DO NOT INCLUDE PAYMENTS LISTED IN LINE 34.	rt of an		
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.			
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specific Local Standards for Housing and Utilities, that you actually expend for home energy costs. YOU PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AMUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND N	MUST AND YOU		
	Education expenses for dependent children under 18. Enter the total average monthly expen	- I		
43	actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary of secondary school by your dependent children less than 18 years of age. YOU MUST PROVIDE NOTE TO CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST ENTER WHY THE AMOUNT CLAIMED IS REASONABLE AND NECESSARY AND NOT ALREADY ACCIDENT FOR IN THE IRS STANDARDS.	YOUR Explain		
44	Additional food and clothing expense. Enter the total average monthly amount by which your clothing expenses exceed the combined allowances for food and clothing (apparel and services) IRS National Standards, not to exceed 5% of those combined allowances. (This information is avat www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) YOU MUST DEMONSTRATE THADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.	in the ailable		
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each more charitable contributions in the form of cash or financial instruments to a charitable organization as in 26 U.S.C. § 170(c)(1)-(2). DO NOT INCLUDE ANY AMOUNT IN EXCESS OF 15% OF YOUR MONTHLY INCOME.	defined		
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.			

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	Subpart C: Deductions for Debt Payment				
47	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.				
	a. b. c.	Property Securing the Debt	Average Monthly include taxes or insurance? yes no yes no yes no yes no Total: Add Lines a, b and c		
48	Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.				
	Name of Creditor a. b. c.	Property Securing the Deb	ot 1/60th of the Cure Amount Total: Add Lines a, b and c		
49	Payments on prepetition priority clain as priority tax, child support and alimony filing. DO NOT INCLUDE CURRENT O	claims, for which you were liable	at the time of your bankruptcy		
	Chapter 13 administrative expenses. resulting administrative expense.		the amount in Line b, and enter the		
50	a. Projected average monthly chapte b. Current multiplier for your district a issued by the Executive Office for information is available at www.us the bankruptcy court.)	as determined under schedules United States Trustees. (This doj.gov/ust/ or from the clerk of	%		
	c. Average monthly administrative e.	xpense of chapter 13 case	Total: Multiply Lines a and b		
51	51 Total Deductions for Debt Payment. Enter the total of Lines 47 through 50. Subpart D: Total Deductions from Income				
52	Total of all deductions from income.	•			
	The state of the s				
	Part V. DETERMINA	TION OF DISPOSABLE IN	ICOME UNDER § 1325(b)(2)		
53	Total current monthly income. Enter				
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.				

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55	wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).				
56	Tota	I of all deductions allowed under § 707(b)(2). Enter the amount from Lin	ne 52.		
57	Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF THESE EXPENSES AND YOU MUST PROVIDE A DETAILED EXPLANATION OF THE SPECIAL CIRCUMSTANCES THAT MAKE SUCH EXPENSES NECESSARY AND REASONABLE.				
		Nature of special circumstances	Amount of e	xpense	
	a.				
	b.				
	c.				
			Total: Add L	ines a, b, and c	
58		I adjustments to determine disposable income. Add the amounts on L r the result.	ines 54, 55, 56	6, and 57 and	
59 Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.					
•					
		Part VI: ADDITIONAL EXPENSE O	CLAIMS		
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.				
60		Expense Description		Monthly Amount	
00	a.				
	b.				
	c.				
	Total: Add Lines a, b, and c				
		Part VII: VERIFICATION			
I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.)				orrect.	
61		Date: 7/13/2011 Signature: /s/ Vincent D. G			
		Date: 7/13/2011 Signature: /s/ Brooke M. G			